

VERIFICATION

STATE OF NEW YORK)
) ss:
COUNTY OF NASSAU)

Robert Sambursky, Esq., being duly sworn, deposes and says that he is associated with Stein and Sheidlower, L.L.P., the Attorneys for the Defendant HSBC Mortgage Corporation (USA) f/k/a Marine Midland Mortgage Corp.; that he has read the foregoing Answer and knows the contents thereof, and that the same is true to his own knowledge, except as to the matters herein stated to be alleged upon information and belief, and as to those matters he believes it to be true.

Deponent further says that the reason this verification is made by deponent and not by Defendant is because Defendant's offices are not located in this county.

The grounds of deponent's belief as to all matters in the said Answer not stated on his own knowledge are investigations which deponent has caused to be made concerning the subject matters of this Answer and information of said Defendant and from the books of said Defendant and the entire claim is based on written documents.

/s/ Robert Sambursky

Robert Sambursky, Esq.

SWORN TO BEFORE ME THIS

22nd day of June, 2007

/s/ Diane Accovelli
Notary Public

Diane Accovelli
Notary Public, State of New York
No.01AC6116401
Qualified in Nassau County
Commission Expires Sept. 27, 2008